Health Check-up for Insurance Policies

*317. SHRI M.V. MYSURA REDDY:
SHRI PENUMALLI MADHU:

Will the Minister of COMMUNICATIONS AND INFORMATION TECHNOLOGY be pleased to state:

(a) whether it is not a fact that health check-up is the norm for life insurance policies and poor people in villages are facing problems as they are subjected to mandatory health check-ups;

(b) to overcome these problems, whether it is a fact that Department of Posts has launched a life Insurance scheme without any mandatory requirement of health check-up;

(c) if so, the details of the scheme; and

(d) the details of procedure proposed to be followed at the time of claiming insurance amount?

THE MINISTER OF COMMUNICATIONS AND INFORMATION TECHNO-LOGY (SHRI A. RAJA): (a) Sir, health checkup is the norm for life insurance policies in general. Sir, health checkups is not mandatory, if the age at entry of a villager is between 19 to 35 years and sum assured of all Rural Postal Life Insurance policies taken by him/her is up to Rs.25000/-.

(b) Sir, Department of Posts under its extant Endowment scheme launched a drive to procure small value micro insurance policies without mandatory health checkups.

(c) Details are as under:

Type of Assurance: Endowment Assurance maturing at the age of 40, 45, 55, 58 and 60 years.

Sum Assured : Minimum Rs. 10000/- and Maximum Rs. 25000/-

The Maximum limit of sum assured of all policies taken by one person is Rs.25000/-

Age limit at entry: Minimum 19 years and Maximum 35 years on next birth day.

Declarations: About self health and family history.

(d) The insured person/nominee has to submit claim application along with policy document and premium Receipt book.

Spectrum Allocation

*318. SHRI NAND KISHORE YADAV:
SHRIMATI KUSUM RAI:

Will the Minister of COMMUNICATIONS AND INFORMATION TECHNOLOGY be pleased to state:

(a) whether it is a fact that his Ministry has allocated spectrum on the basis of first come first served;

(b) if so, the reasons therefor;

(c) whether it is also a fact that last date of receiving application was preponed;

(d) if so, the reasons therefor; and

(e) whether spectrum was allocated at cheaper rate to provide cheaper services to consumers?

THE MINISTER OF COMMUNICATIONS AND INFORMATION TECHNO-LOGY (SHRI A. RAJA): (a) Yes, Sir.

(b) The spectrum to the licensed access service providers are allotted on 'first-come-first-served basis' based on their application for spectrum allotment.

(c) and (d) No, Sir. After the signing of UAS licence Agreement, the UAS Licensee may apply for allotment of 2G spectrum. Subject to availability of spectrum, the UAS licensee is allotted spectrum. There is no last date for receiving application for spectrum allotment. Hence, the question of preponement does not arise.

(e) No upfront charges are levied for allotment of spectrum, only annual spectrum usage charges of spectrum on percentage of AGR is being levied and the details of spectrum charging rates are given in Statements.

Statement

2G (GSM) Spectrum charges

Sl. No.	Amount of 2G (GSM) Spectrum	Spectrum charging as %age of Adjusted Gross Revenue (AGR)
1.	upto 4.4+4.4 MHz	2
2.	upto 6.2+6.2 MHz	3
3.	upto 10+10 MHz	4
4.	upto 12.5+12.5 MHz	5
5.	upto 15+15 MHz	6

2G (CDMA) Spectrum charges

Sl. No.	Amount of 2G (GSM) Spectrum	Spectrum charging as %age of Adjusted Gross Revenue (AGR)
1.	upto 5.0+5.0 MHz	2
2.	upto 6.25+6.25 MHz	3
3.	upto 10+10 MHz	4
4.	upto 12.5+12.5 MHz	5
5.	upto 15.0+15.0 MHz	6